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The Export-Import Bank of the United States helps the private sector to create and maintain U.S. jobs by financing exports of the Nation's goods and services. To accomplish this mission, the Bank offers a variety of loan, guarantee, and insurance programs to support transactions that would not be awarded to U.S. companies without the Bank's assistance.

The Export-Import Bank of the United States (Ex-Im Bank), established in 1934, operates as an independent agency of the U.S. Government under the authority of the Export-Import Bank Act of 1945, as amended (12 U.S.C. 635 *et seq.*). Its Board of Directors consists of a President and Chairman, a First Vice President and Vice Chairman, and three other Directors, all of whom are appointed by the President with the advice and consent of the Senate.

Ex-Im Bank's mission is to help American exporters meet government-supported financing competition from other countries, so that U.S. exports can compete for overseas business on the basis of price, performance, and service. The Bank also fills gaps in the availability of commercial financing for creditworthy export transactions.

Ex-Im Bank is required to find a reasonable assurance of repayment for each transaction it supports. Its legislation requires it to meet the financing terms of competitor export credit agencies, but not to compete with commercial lenders. Legislation restricts the Bank's operation in some countries and its support for military goods and services.

Activities

Ex-Im Bank is authorized to have outstanding at any one time loans, guarantees, and insurance in aggregate amount not in excess of \$75 billion. It supports U.S. exporters through a range of diverse programs, which are offered under four broad categories of export financing, including the following:

—working capital guarantees, provided to lenders, so that they can provide creditworthy small- and medium-sized exporters with working capital they need to buy, build, or assemble products for export sale;

 export credit insurance which protects exporters and lenders against both the commercial and political risks of a foreign buyer defaulting on payment;

—loan guarantees which encourage sales to creditworthy foreign buyers by providing private sector lenders in medium- and long-term transactions with Ex-Im Bank guarantees against the political and commercial risks of nonpayment; and

—direct loans made to provide foreign buyers with competitive, fixed-rate medium- or long-term financing from Ex-Im Bank for their purchases from U.S. exporters.

Ex-Im Bank has initiated several new programs to broaden the range of customers and types of exporters it supports. It has also expanded its capabilities in the area of limited recourse project finance and has adopted a policy of matching foreign tied-aid credits to ensure that U.S. exporters do not lose sales in critical emerging markets. In order to make its programs more readily available, Ex-Im Bank works closely with many State and local governments in its City/State Partners Program.

Regional Offices

The Export-Import Bank operates five regional offices.

Regional Offices—Export-Import Bank

Region	Address	Telephone	Fax
Regional Offices			
New York	20 Exchange Pl., New York, NY 10005	212-809-2650	212-809-2646
Miami	Suite 203, 5835 Blue Lagoon Dr., Miami, FL 33126	305-526-7436	305-526-7435
Chicago	Suite 2440, 55 W. Monroe St., Chicago, IL 60603	312-353-8081	312-353-8098
Houston	Suite 585, 1880 S. Dairy Ashford II, Houston, TX 77077	281-721-0465	281-679-0156
Mid Atlantic-DC	811 Vermont Ave. NW, Washington, DC 20571	202-565-3940	202-565-3932
Western Regional Offices			
Long Beach, CA	Suite 1670, 1 World Trade Ctr., Long Beach, CA 90831	562-980-4580	562-980-4590
San Francisco, CA	14th Fl., 250 Montgomery St., San Francisco, CA 94104	415-705-2285	415-705-1156
San Diego, CA	Suite 230, 6363 Greenwich Dr., San Diego, CA 92122	619-557-7091	619-557-6176

For further information, contact the Export-Import Bank, Business Development Office, 811 Vermont Avenue NW., Washington, DC 20571. Phone, 202-565-3900 or 800-565-EXIM. Internet, www.exim.gov.